

Debtor 1 Robert L. Oliver

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of TN
(State)

Case number 12-22428

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: NRZ Pass-Through Trust X, U.S. Bank National Association, as Trustee

Court claim no. (if known):

4

Last 4 digits of any number you use to identify the debtor's account:

3 7 7 4Property address: 2982 Phyllis Lane
Number StreetMemphis TN 38118
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2018
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ **\$ 0.00**

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 Robert L Oliver Case number (if known) 12-22428
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Heather Martin-Herron
Signature

Date 03 / 27 / 2018

Print Heather Martin-Herron Title Attorney
First Name Middle Name Last Name

Company Wilson & Associates, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 400 West Capitol Avenue, Suite 1400
Number Street

Little Rock AR 72201
City State ZIP Code

Contact phone (501) 219-9388

Email hmartin-herron@wilson-assoc.com

CERTIFICATE OF SERVICE

On March 27, 2018, a copy of the foregoing Response to Notice of Final Cure Payment was served electronically through the electronic case filing system (ECF) upon:

Ben G. Sissman
Attorney at Law
44 North Second Suite 403
Memphis, TN 38103

George W. Stevenson
Trustee
5350 Poplar Avenue, Suite 500
Memphis, TN 38119

and served via U.S. mail upon:

Robert L. Oliver
Debtor(s)
2982 Phyllis Lane
Memphis, TN 38118-2949

/s/ Heather Martin-Herron

Joel W. Giddens (016700)
Heather Martin-Herron (032248)
Angela Boyd Mathews (033125)
James Bergstrom (20622)

W&A No. 221353